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Pursuant to 37 C.F.R. §1.8, I hereby certify that this Response and Amendment is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to: Assistant Commissioner for Patents, Washington D.C. 20231-9998, on:

Date: 4/16/03By: [Signature]

Signature of person depositing U.S. Mail

PATENT**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicant(s): FITZMAURICE, et al.
Serial No.: 09/764,688
Filed: January 16, 2001
Title: MULTIPLE-SERVICE CARD
SYSTEM

Docket No.: 40655.0100
Examiner: Le, Uyen-Chau N.
Group Art Unit: 2876

**AMENDMENT AND RESPONSE TO OFFICE ACTION FAX RECEIVED
UNDER 37 CFR § 1.111**

Commissioner for Patents
Washington, D.C. 20231

APR 16 2003

TECHNOLOGY CENTER 2800

Dear Commissioner:

In response to the Office Action dated January 16, 2003, of which this response is filed within the shortened statutory three month period, Applicants present the Amendments and Remarks beginning on the following page in complete response thereto. Applicants' amended claims are now in condition for allowance or, alternatively, serve to present the claims in better form for consideration on appeal. No new matter is added, and each of the amendments finds full support in the claims, specification, or drawings as filed. As such, reconsideration of the rejections in light of the amendments and arguments contained in this Reply is respectfully requested. Early and favorable action is further requested.